THIS INSTRUMENT PREPARED
BY & RETURN TO:
Clifton E. Darnell, Attorney
Morris, Schneider & Prior, L.L.C.
707 Adams Avenue
Memphis, TN 38105

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 30, 1985, and recorded in the Register's Office of Davidson County, Tennessee, at Book 6723, Page 99, ("Deed of Trust"), Marion Thurman and Eva M. Thurman conveyed to Attorneys Title Company, Inc., as Trustee, the hereinafter described property for the purpose of securing payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to EMC Mortgage Corporation; and

WHEREAS, **EMC Mortgage Corporation,** being the owner and holder of the debt secured, appointed the undersigned as Substitute Trustee by instrument of record at **Book** 11202 , **Page** 507 , in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, the property was advertised for sale in conformity with the laws of Tennessee and the terms and provisions of said Deed of Trust on October 22, October 29, & November 5, 1998, in THE NASHVILLE RECORD, by which advertisement the sale was held on November 12, 1998, at the Main South entrance in Nashville, Davidson County, Tennessee, in bar of the equities of redemption, dower, and homestead; and

WHEREAS, at the time and place mentioned in said advertisement, Rick Piliponis, the undersigned's agent, offered said property for sale at public outcry to the highest and best bidder for cash, at which sale **EMC Mortgage Corporation**, being the highest, best and last bidder, became the purchaser of said property at and for the sum of $ 47,848.04; and

WHEREAS, the owner and holder of said debt for which said property was sold has complied with the terms of sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance of the purchase price being credited on the indebtedness secured by said Deed of Trust;

NOW, THEREFORE, in consideration of the premises and of the payment by EMC Mortgage Corporation as aforesaid, of the said sum of money, receipt of which payment is hereby acknowledged, the undersigned **Clifton E. Darnell**, as Substitute Trustee, does hereby grant, bargain, sell and convey unto **EMC Mortgage Corporation,** its successors and assigns, in fee simple forever, the following described real property situated in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 68A, on the Plan of Rachel's Square, Section Two, Zone Lot Division Lots 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 64, 65, 67, 68, 69, 71, 72, 73, 75, 76, 77, and 79, as shown on the plan of record in Book 6250, page 541, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

The last recorded Warranty Deed was filed of record at Book 7493, Page 746, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the property described above, together with the privileges, appurtenances, and hereditaments thereunto belonging or in any way appertaining unto the said **EMC Mortgage Corporation,** its successors and assigns forever, to whom the said, **Clifton E. Darnell**, as Substitute Trustee, warrants the title to the aforesaid property against the lawful claims and demands of all persons claiming by, through or under him, but not further nor otherwise.

IN TESTIMONY WHEREOF, **Clifton E. Darnell**, Substitute Trustee, has hereunto set his hand, this 12th day of November, 1998.

Clifton E. Darnell, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 12th day of November, 1998, before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Clifton E. Darnell**, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal the day and year above written.

Janet K. McGregor
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEB. 13, 2001

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STATE OF TENNESSEE
COUNTY OF SHELBY

I hereby swear or affirm that to the best of my knowledge, information and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is $ 47,848.04, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 12TH DAY OF NOVEMBER 1998.

Janet K. McGregor
Notary Public

My Commission Expires: MY COMMISSION EXPIRES FEB. 18, 2001

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MSP No.: 066.989713TN (Tibbs)
Lender Loan No.: 1463496
Property Address: 913 Rachel Place, Hermitage, TN 37076
Tax Parcel ID No.: 075-11-0, parcel 146.00

Mail Tax Notices To and Property Owner:
EMC Mortgage Corporation
222 West Las Colinas Blvd., Suite 600
Irving, TX 75039

0571 11/23 0101 03CHECK 188.04

98 NOV 23 PM 2:04
BILL GARNETT REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. ▲ REFERENCE

05 15870

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11217 PAGE 14

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
			CAMT	47848.04
			CON TX	177.04
			PRFEE	1.00
			WDEED	8.00
			CFEE	2.00
			TOTAL	188.04
			CHECK	188.04
11/23/98	01		14:03 0001	0571

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0515870

IDENTIF. ↑ REFERENCE

98 NOV 23 PM 2:04

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

No. 1375619